

March 26, 2003

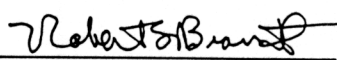
**NOTICE TO ALL SUBSCRIBERS AND INSURED OF
AMERICAN NATIONAL LAWYERS INSURANCE RECIPROCAL (ANLIR)
THE RECIPROCAL ALLIANCE (TRA)
DOCTORS INSURANCE RECIPROCAL (DIR)**


This Notice is intended for all individuals or groups that are currently - or as of January 31, 2003, were - subscribers or insureds of ANLIR, TRA, or DIR.

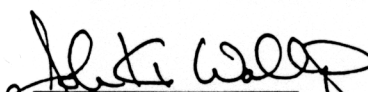
- On January 31, 2003, ANLIR, TRA, and DIR each consented to being placed into Receivership in the Chancery Court of Davidson County, Nashville, Tennessee. Those proceedings are in Nashville, Tennessee, because ANLIR, TRA, and DIR are Tennessee-domiciled companies.
- Commissioner Paula A. Flowers of the Tennessee Department of Commerce & Insurance has been appointed Receiver of ANLIR, TRA, and DIR. Commissioner Flowers has appointed the undersigned, Robert S. Brandt as Special Deputy Receiver of ANLIR, Michael D. Pearigen as Special Deputy Receiver of TRA, and J. Knox Walkup as Special Deputy Receiver of DIR.
- The financial instability that led to the companies being placed into receivership resulted from the Virginia Commissioner of Insurance placing Virginia-domiciled Reciprocal of America ("ROA"), and its management company The Reciprocal Group ("TRG"), into receivership.
- Policies that are current or prepaid are still in force, but the impaired nature of the assets of each company affects the ability of each company to address claims reported on those policies. At the present time, ANLIR, TRA, and DIR are not writing any new policies, renewing existing policies, adding insureds through endorsements, or providing "tail coverage."
- The books and records of ANLIR, TRA, and DIR are located in Virginia, where their former management company, TRG, is located. Unfortunately, the Special Deputy Receivers have been granted only limited access to the books and records of the companies. The limited access has affected efforts at orderly rehabilitation. The Special Deputy Receivers are working to obtain all of the books and records from TRG and have them transferred to Tennessee.
- ANLIR, TRA, and DIR are not presently able to pay judgments, pay defense counsel costs, pay or approve settlements, or assign defense counsel. You should not assume that there is a stay in effect regarding a lawsuit or claim that has been made against you. **IF YOU HAVE A PENDING CLAIM OR LAWSUIT AGAINST YOU OR YOU RECEIVE NOTICE OF A CLAIM AGAINST YOU, PLEASE IMMEDIATELY CONTACT:**

Mr. Max Theodore, Director
Reciprocal Receiverships Administrative Office
P.O. Box 281348
Nashville, Tennessee 37228
(615) 255-5487 (phone)
(615) 255-0764 (fax)
e-mail: reciprocals@bytesofknowledge.com

- Proceedings in the ROA Receivership will have significant impact upon the ANLIR, TRA, and DIR receiverships. If any of ANLIR, TRA, or DIR cannot be rehabilitated, the Receiver, Commissioner Paula Flowers, will seek to liquidate that company. If that happens to your insurer, you will be notified of the process for filing claims.
- If you have a claim against ANLIR, TRA, or DIR (for example, for unearned premium, a judgment you have paid, defense counsel costs you have paid), a future mailing to you will describe a Proof of Claim procedure that each company will be establishing. If you are aware of others that might have claims (for example, your defense counsel), please share this Notice with them.
- Please do not contact either TRG or ROA with questions concerning ANLIR, TRA or DIR and do not send materials regarding ANLIR, TRA or DIR claims to either TRG or ROA. Rather, if you have questions, contact the Reciprocal Receivership Administrative Office through the contact information above, or visit: <http://www.state.tn.us/commerce>, click on Insurance Division, then Current Issues, then Reciprocals.


Robert S. Brandt
Special Deputy Receiver
ANLIR


Michael D. Pearigen
Special Deputy Receiver
TRA


J. Knox Walkup
Special Deputy Receiver
DIR